



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:  
Tabatha L Campbell

Order Filed on February 19, 2019

by Clerk

Case No.: 18-12474-ABA  
U.S. Bankruptcy Court  
District of New Jersey

Adv. No.:

Hearing Date: 2/19/19

**ORDER REGARDING REAFFIRMATION AGREEMENT**

The relief set forth on the following pages, numbered two (2) through \_\_\_\_\_ is hereby  
**ORDERED.**

**DATED: February 19, 2019**



---

Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Case No. -ABA

Debtor(s):

Order Regarding Reaffirmation Agreement

Page 2

The Reaffirmation Agreement between the Debtor(s) and TD Retail Card

Services/Raymour is:

(Creditor)

\_\_\_\_\_ Approved

\_\_\_\_\_ Disapproved. However, the Court finds and concludes that the Debtor(s) has fully complied with deadlines of 11 U.S.C. Sections 521(a)(2), 521(a)(6) and 362(h). Accordingly, Creditor must seek further order of this Court in order to exercise any remedies under the subject installment agreement with respect to any pre-petition non-monetary defaults thereunder.

**IT IS FURTHER ORDERED** that in accordance with D.N.J. LBR 4001-2:

A secured creditor does not violate the automatic stay imposed by § 362 of the Code or the discharge injunction imposed by § 524 of the Code when it sends any of the following documents to the debtor:

- (1) a regular monthly statement or payment coupon;
- (2) a reminder statement which is informational only and does not demand payment;
- (3) a notice of the status of an escrow account, including a notice regarding calculation of a new monthly payment based on a change in the property tax or insurance premium; or
- (4) a notice of an adjustment to a variable rate monthly mortgage payment resulting from a change in the interest rate.